

Representative example – FX fixed-term savings

| FX deposit with the calculation and accrual of interest upon maturity of deposit | | | | | | |
|--|----------------------|-----------|-----------|-----------|-----------|-----------|
| Amount of deposit | 10,000.00 | | | | | |
| Period to which the Bank accepts the deposit | 3 months | 6 months | 9 months | 12 months | 25 months | 36 months |
| Currency of placed deposit | EUR/USD | | | | | |
| Indexing criteria | No indexing criteria | | | | | |
| Nominal interest rate (per annum, fixed) | 0.50% | 2.80% | 2.50% | 2.40% | 2.10% | 2.10% |
| Effective interest rate (per annum) | 0.42% | 2.38% | 2.12% | 2.04% | 1.79% | 1.79% |
| Total amount the user will receive after the locked period | 10,010.66 | 10,117.20 | 10,158.44 | 10,204.00 | 10,375.63 | 10,546.56 |
| Expenses borne by the user that are factored into the calculation of the effective interest rate | - | | | | | |
| Tax liability - 15% | 1.88 | 20.68 | 27.96 | 36.00 | 66.29 | 96.45 |

| FX deposit with the calculation and accrual of interest upon maturity of the deposit | | | | | | |
|--|----------------------|------------|------------|------------|------------|------------|
| Amount of deposit | 100,000.00 | | | | | |
| Period to which the Bank accepts the deposit | 3 months | 6 months | 9 months | 12 months | 25 months | 36 months |
| Currency of placed deposit | EUR/USD | | | | | |
| Indexing criteria | No indexing criteria | | | | | |
| Nominal interest rate (per annum, fixed) | 0.50% | 2.80% | 2.60% | 2.50% | 2.20% | 2.20% |
| Effective interest rate (per annum) | 0.42% | 2.38% | 2.21% | 2.13% | 1.87% | 1.88% |
| Total amount the user will receive after the locked period | 100,106.63 | 101,172.00 | 101,647.60 | 102,125.00 | 103,937.32 | 105,731.52 |
| Expenses borne by the user that are factored into the calculation of the effective interest rate | - | | | | | |
| Tax liability - 15% | 18.82 | 206.82 | 290.75 | 375.00 | 694.82 | 1,011.44 |

Representative example as of 01.01.2025.